

WHAT IS CLAIMED IS:

1. A method for effectuating bill presentment and payment comprising:
maintaining a billing database, the billing database containing detailed
billing information with respect to at least one bill, the at least one bill
reflecting an account of at least one payer with respect to at least one biller;
5 generating an electronic summary of the at least one bill using the
detailed billing information, the electronic summary being formatted in the
form of a remittance slip;
 generating an electronic notification with respect to the at least one bill,
the electronic notification containing the electronic summary and an address
10 through which the billing database may be accessed; and
 transmitting the electronic notification to the at least payer, wherein the
electronic summary can be printed out to serve as a remittance slip in a
traditional method of payment of the at least one bill by the at least one payer.
2. The method according to claim 1, further comprising:
maintaining an Internet site, wherein the billing database containing the
detailed billing information is maintained on the Internet site.
3. The method according to claim 2, wherein the Internet site is
maintained by the at least one biller.
4. The method according to claim 2, wherein the Internet site is
maintained by a Billing Service Provider (BSP) the BSP performing billing

services for the at least one biller.

5. The method according to claim 2, wherein the Internet site is maintained by a Customer Service Provider (CSP) the CSP performing billing services for the at least one biller.

6. The method according to claim 2, wherein address through which the billing database may be accessed is a Uniform Resource Locator (URL) address of the Internet site, the method further comprising:

providing the at least one payer with access to the Internet site through
5 the URL; and
authenticating the at least one payer at the Internet site.

7. The method according to claim 6, further comprising:
allowing the at least one payer with the opportunity to pay the bill electronically on the Internet site.

8. The method according to claim 6, wherein the electronic notification is an e-mail message.

9. The method according to claim 6, wherein the step of authenticating the at least one payer requiring the at least one payer to enter a unique username and password.

10. The method according to claim 1, further comprising:

registering the at least one biller with a billing service provider (BSP), wherein the BSP interfaces with the at least one biller with respect to the presentment of the at least one bill; and

5 registering the at least one payer with a customer service provider (CSP), wherein the CSP interfaces with the at least one payer with respect to the payment of the at least one bill.

11. The method according to claim 10, wherein the BSP and CSP are the same entity.

12. The method according to claim 10, wherein the BSP is a bank.

13. The method according to claim 10, wherein the CSP is a bank.

14. The method according to claim 10, wherein there are a plurality of payers that have accounts with the at least one biller, the method further comprising:

5 transmitting the detailed billing information with respect to the plurality of payers from the at least one biller to the BSP.

15. The method according to claim 14, wherein the step of transmitting the detailed billing information further comprises:

transmitting the detailed billing information as a bulk file containing all of the detailed billing information for a specified period of time.

16. The method according to claim 15, wherein the specified period of time is one month.

17. The method according to claim 1, wherein the electronic summary information contains at least a name of the at least one biller, a statement date, a minimum amount due, a total amount due and a due date.

18. The method according to claim 1, further comprising:
registering the at least one payer with the at least one biller with respect to receiving the electronic notification of the present invention.

19. A method for effectuating electronic bill presentment and payment comprising the steps of:

registering at least one biller with a service provider;

maintaining a billing database the billing database containing detailed
5 billing information with respect to at least one payer of the at least one biller;

maintaining an electronic site wherein the at least one payer can view the electronic site, the electronic site containing a display of the detailed billing information;

10 authenticating the at least one payer before allowing the at least one payer access to the display of detailed billing information;

generating an e-mail containing summary information regarding a bill

owed by the at least one payer to the at least one biller which is formatted as a remittance slip; and

transmitting the e-mail to the payer

20. The method according to claim 19, wherein the service provider is a business service provider.

21. The method according to claim 19, wherein the service provider is a customer service provider.

22. The method according to claim 20, wherein the business service provider is a bank.

23. The method according to claim 21, wherein the customer service provider is a bank.

24. A system for effectuating bill presentment and payment, the system comprising:

a billing database, the billing database containing detailed billing information with respect to at least one bill, the at least one bill reflecting an account of at least one payer with respect to at least one biller;

a processor coupled to the billing database, the processor:

generating an electronic summary of the at least one bill using detailed billing information, the electronic summary being formatted in the form of a remittance slip,

10 generating an electronic notification containing the electronic
summary and containing an address through which the billing database
may be accessed; and
a communication network coupled to the processor, the processor
transmitting the electronic notification to the at least payer over the
15 communication network, wherein the electronic summary can be printed out to
serve as the remittance slip in a traditional method of payment of the at least
one bill by the at least one payer.

25. The system as recited in claim 24 further comprising:
an Internet site, wherein the database containing the detailed billing
information is maintained on the Internet site.

26. The system as recited in claim 25, wherein the Internet site is
maintained by the at least one biller.

27. The system as recited in claim 25, wherein the Internet site is
maintained by a billing service provider (BSP) the BSP performing billing
services for the at least one biller.

28. The system as recited in claim 25, wherein the Internet site is
maintained by a customer service provider (CSP) the CSP performing billing
services for the at least one biller.

29. The system according to claim 25, wherein address through which the billing database may be accessed is a Uniform Resource Locator (URL) address of an Internet site, wherein the processor provides the at least one payer with access to the Internet site through the URL; and

5 authenticating the at least one payer at the Internet site.

30. The system according to claim 29, wherein, the processor allows the at least one payer with the opportunity to pay the bill electronically on the Internet site.

31. The system according to claim 29, wherein the electronic notification is an e-mail message.

32. The system according to claim 29, wherein the step of authenticating the at least one payer requiring the at least one payer to enter a unique username and password.